

Information to identify the case:			
Debtor 1:	Wendily R. Jimenez–Angeles		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23–13752–CMG		
	Social Security number or ITIN:	xxx–xx–4401	
	EIN:	--	
	Social Security number or ITIN:	----	
	EIN:	----	
	Date case filed for chapter:	13	5/1/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wendily R. Jimenez–Angeles	
2. All other names used in the last 8 years		
3. Address	452 Baker Place Perth Amboy, NJ 08861	
4. Debtor's attorney Name and address	Jose R. Torres Law Office of Jose R. Torres 129 Prospect Street Passaic, NJ 07055	Contact phone (973) 815–0075 Email: jrt@torreslegal.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 7/20/23
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

Debtor **Wendily R. Jimenez-Angeles**

Case number **23-13752-CMG**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>June 15, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 9/17/23 Filing deadline: 9/17/23 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9) Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/6/23 at 10:00 AM, Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Wendily R. Jimenez-Angeles
Debtor

Case No. 23-13752-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 20, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2023:

Recip ID	Recipient Name and Address
db	+ Wendily R. Jimenez-Angeles, 452 Baker Place, Perth Amboy, NJ 08861-3602
519906014	+ Capital one/ Hyat Hyat & Landau, 2 Industrial Way W # 8, Eatontown, NJ 07724-2265
519906018	+ Joshua T. Mc Namara- Hayt Hayt & Landau, 2 Industrial Way West P.O BOX 500, Eatontown, NJ 07724-0500
519906019	+ Kenneth J. LeChard, Court Officer, P.O BOX 270, Chatham, NJ 07928-0270
519906023	+ NJ Ez-pass, P.O. Box 52003, Newark, NJ 07101-8203
519906024	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap On Credit Llc, Po Box 506, Gurnee, IL 60031

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jrt@torreslegal.com	Jul 20 2023 21:15:00	Jose R. Torres, Law Office of Jose R. Torres, 129 Prospect Street, Passaic, NJ 07055
tr	Email/Text: bnc@russotrustee.com	Jul 20 2023 21:18:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 20 2023 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 20 2023 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519906008	+ EDI: CINGMIDLAND.COM	Jul 21 2023 00:55:00	AT&T, 208 S. Akard St, Dallas, TX 75202-4206
519906004	+ Email/Text: backoffice@affirm.com	Jul 20 2023 21:18:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519906005	+ Email/Text: EBNProcessing@afni.com	Jul 20 2023 21:18:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
519906006	^ MEBN	Jul 20 2023 21:03:06	Aldous, 4625 South 2300 East Suite 207, Holladay, UT 84117-4582
519906007	Email/PDF: bncnotices@becket-lee.com	Jul 20 2023 21:54:30	American Express, PO Box 96001, Los Angeles, CA 90096 - 8000
519937545	Email/PDF: bncnotices@becket-lee.com	Jul 20 2023 22:17:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519906009	+ EDI: TSYS2	Jul 21 2023 00:52:00	Barclays, P.O BOX 13337, Philadelphia, PA 19101-3337
519906010	+ EDI: TSYS2	Jul 21 2023 00:52:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519906013	EDI: CAPITALONE.COM	Jul 21 2023 00:52:00	Capital One Bank USA, 15000 Capital One Drive,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jul 20, 2023

Form ID: 309I

Total Noticed: 46

			Richmond, VA 23238
519906011	+ EDI: CAPITALONE.COM	Jul 21 2023 00:52:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519906012	+ EDI: CAPONEAUTO.COM	Jul 21 2023 00:55:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
519909074	+ EDI: AISACG.COM	Jul 21 2023 00:52:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519915828	+ EDI: AISACG.COM	Jul 21 2023 00:52:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519943203	+ EDI: AIS.COM	Jul 21 2023 00:55:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906015	+ Email/Text: BAN140310@UCBINC.COM	Jul 20 2023 21:16:00	Citi Bank, P.O BOX 140310, Toledo, OH 43614-0310
519960804	EDI: CITICORP.COM	Jul 21 2023 00:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519906016	+ Email/Text: operationsclerk@easypayfinance.com	Jul 20 2023 21:15:00	Duvera Fin, 1959 Palomar Oaks Way Ste 340, DbA Duver, Carlsbad, CA 92011-1314
519906017	+ EDI: AMINFOFP.COM	Jul 21 2023 00:55:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519967390	EDI: JEFFERSONCAP.COM	Jul 21 2023 00:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519948756	Email/PDF: resurgentbknofications@resurgent.com	Jul 20 2023 21:54:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519935466	Email/Text: camanagement@mtb.com	Jul 20 2023 21:17:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
519906020	Email/Text: camanagement@mtb.com	Jul 20 2023 21:17:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
519906021	+ EDI: CITICORP.COM	Jul 21 2023 00:52:00	Macys/Cbna, Po Box 8218, Mason, OH 45040-8218
519943701	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 20 2023 21:16:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519906022	+ EDI: NFCU.COM	Jul 21 2023 00:55:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
519915813	+ EDI: NFCU.COM	Jul 21 2023 00:55:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519947983	EDI: PRA.COM	Jul 21 2023 00:52:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519915824	Email/Text: legalservices12@snaponcredit.com	Jul 20 2023 21:17:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
519906026	+ EDI: RMSC.COM	Jul 21 2023 00:52:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519906027	+ EDI: RMSC.COM	Jul 21 2023 00:52:00	Syncb/Ppc, Po Box 530975, Orlando, FL 32896-0001
519906028	+ EDI: RMSC.COM	Jul 21 2023 00:52:00	Syncb/Walmar, Po Box 965024, Orlando, FL 32896-5024
519906029	+ EDI: CITICORP.COM	Jul 21 2023 00:52:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519906308	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 20 2023 21:54:06	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519959282	+ EDI: AIS.COM		

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jul 20, 2023

Form ID: 309I

Total Noticed: 46

519906030	+ EDI: VERIZONCOMB.COM	Jul 21 2023 00:55:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906031	+ EDI: WFFC2	Jul 21 2023 00:52:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
		Jul 21 2023 00:52:00	Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519906025	*P++	SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court., Snap on Credit LLC, P.O BOX 506, Gurnee, IL 60031

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Jose R. Torres	on behalf of Debtor Wendily Jimenez jrt@torreslegal.com 3754@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3